



LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNTS

What is a Limited Purpose Flexible Spending Account (LP FSA)?

A Limited Purpose FSA allows you to deduct dollars from your paycheck and deposit them into a special account that's protected from taxes. The money in your LP FSA can be used for eligible dental and/or vision expenses that are incurred while you are participating in the plan.

Who is eligible to participate in a Limited Purpose Flexible Spending Account?

A Limited Purpose FSA is available for employees who are enrolled in a High Deductible Health Plan (HDHP) with an HSA.

How do I use funds from my account?

It's simple! Just complete, sign and submit an FSA claim form and include a copy of a receipt

How do I get started? It's as easy as 1-2-3

1. Review and estimate your expenses to help determine the amount you should elect.
2. Complete the appropriate enrollment form and sign up along with your other benefits during your employer's open enrollment period.
3. Once enrolled, you will receive confirmation of the amount you elected for each account (if applicable) and additional information on how to use and manage your new LP FSA benefits.

Examples of Limited Purpose FSA Eligible Expenses:

Dental plan co-pays and deductibles	Vision plan co-pays and deductibles
Cleanings and exams	Contact lenses and solution
Crowns and bridges	Eye exams
Dental reconstruction and implants	Eye glasses (over-the-counter and prescription)
Dentures and denture care	Eye surgery and Lasik
Fillings, root canals and x-rays	Sunglasses (prescription only)
Orthodontia	Orthokeratology

Post-Deductible FSA:

Once you have met your HDHP deductible your Limited Purpose FSA can become a Post-Deductible FSA by submitting proof that your deductible has been met. Your new Post-Deductible FSA may then be used for items and services typically covered by a standard FSA.